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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/788,679	02/27/2004	Richard A. Ferrera	384.7873USU	3613
7590	08/20/2008		EXAMINER	
Paul D. Greeley, Esq. Ohlandt, Greeley, Ruggiero & Perle, L.L.P. One Landmark Square, 10th Floor Stamford, CT 06901-2682			ZECHER, MICHAEL R	
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	10/788,679	FERRERA ET AL.
	Examiner	Art Unit
	MICHAEL R. ZECHER	3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 17 June 2008.
 2a) This action is **FINAL**. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-24 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-24 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____ .
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)	5) <input type="checkbox"/> Notice of Informal Patent Application
Paper No(s)/Mail Date _____.	6) <input type="checkbox"/> Other: _____ .

DETAILED ACTION

1. The following is a Final Office Action on the merits. The Amendment/Remarks received on June 17, 2008, have been entered. **Claims 4, 8, 16, & 24** have been amended. **Claims 1-24** are pending.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. **Claims 1-24** are rejected under 35 U.S.C. 103(a) as being unpatentable over Rowland et al. (U.S. 2006/0004595), and further in view of Dunn & Bradstreet, Inc., Small Business Solutions, Sample Flower Company, April 27, 2002 ("D&B").

As per claim 1, Rowland et al. teaches a system for providing access to detailed payment experience, comprising:

at least one processor (See figure 3, which illustrates a processor) for capturing detailed trade data from a plurality of sources (See paragraph 40, which discusses collecting trade data from millions of businesses worldwide), calculating a plurality of summarized variables (See paragraph 83, which discusses determining variables) and a manner of payment (See paragraph 42, which discusses how a company is paying vendors, bank loans, and other financial obligations) and a high credit amount based on said detailed trade data (See paragraphs 79 & 82, which discusses predicting credit scores and credit risk); and

at least one storage device for storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3, which illustrates memory).

However, Rowland et al. does not expressly disclose calculating a plurality of scores using said summarized variables, and providing a report using said detailed trade data, said plurality of summarized variables, and said plurality of scores.

D&B discloses a comprehensive report tracking key business changes (See pg. 1)

Both Rowland et al. and D&B disclose methods of collecting and analyzing business data. D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

As per claim 2, Rowland et al. does not disclose wherein said plurality of summarized variables is computed for a time period selected from [the] group consisting of : 3-months, 6-months, and 9-months.

D&B discloses payment trends at 3, 6, & 9 months (See D&B, which illustrates and discusses computing variables at 3, 6, & 9 months). Therefore, it would have been

obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include computing variables at 3, 6, & 9 months as taught by D&B in order to combine the known features of analyzing business data and pre-determined time periods to achieve the predictable result of providing documentation of analyzed trade data and credit risk over three months.

As per claim 3, Rowland et al. does not disclose wherein the manner of payments and said high credit amount are calculated for a 24-month period.

D&B discloses determining high credit and payments for a two year period (See D&B, which illustrates and discusses determining payments and high credit amount over a pre-determined time period). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include calculating payment trends and credit risk over a two year period as taught by D&B in order to combine the known features of analyzing business data and pre-determined time periods to achieve the predictable result of providing documentation of analyzed trade data and credit risk for a two year period.

As per claim 4, Rowland et al. does not disclose wherein said plurality of scores is calculated for a time period selected from the group consisting of: 3-months, 6-months, 9-months, 12-months, and 16-months.

D&B discloses payment trends at 3, 6, 9, 12, & 16 months (See D&B, which illustrates and discusses computing scores at 3, 6, 9, 12, & 16 months). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include computing scores at 3, 6, 9, 12, & 16 months

as taught by D&B in order to combine the known features of analyzing business data and pre-determined time periods to achieve the predictable result of providing documentation of analyzed trade data and credit risk over three months.

As per claim 5, Rowland et al. teaches a system for providing access to detailed payment experience, comprising:

a data acquisition component capturing detailed trade from a plurality of sources (See figure 2, and paragraph 40, which illustrates and discusses collecting trade data from millions of businesses worldwide);

a data calculator for calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data (See figures 2 & 3, and paragraphs 42, 79, 82, & 83, which illustrates and discusses how a company pays vendors, bank loans, and other financial obligations, predicting credit scores and credit risk, and determining variables); and

at least one storage device for storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3, which illustrates memory).

However, Rowland et al. does not disclose:

a data synthesizer for calculating a plurality of score using said summarized variables; and

a reporter for providing a report using said detailed trade data, said plurality of summarized variables and said plurality of scores.

D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

Claims 6-8 recite equivalent limitations to claims 2-4, respectively, and are therefore rejected using the same art and rationale set forth above.

As per claim 9, Rowland et al. teaches a data quality component for modifying data in said plurality of storage devices based on quality criteria (See figures 2 & 4, which illustrates quality assurance in the contexts of data integration).

As per claim 10, Rowland et al. does not disclose wherein said plurality of scores comprises an industry-specific score and a credit-range-specific score.

D&B discloses industry specific scores and credit scores (See D&B, which illustrates and discusses credit score summaries, credit score norms--including region and industry). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include industry specific scores and credit scores as taught by D&B in order to combine the known features of analyzing business data and credit evaluations to achieve the predictable result of

providing documentation of trade data and credit risk in relation to a specific region or industry.

As per claim 11, Rowland et al. teaches wherein said storage device is at least one selected from the group consisting of: a detailed trade data warehouse, a product trade data mart, and an analytical trade data mart (See paragraph 32, which discusses how memory stores an operating system program, data integration program, and data (i.e. trade data)).

As per claim 12, Rowland et al. does not disclose wherein said report comprises data selected from the group consisting of: a summary, a dollar-weighted indicator of payment performance, a trend analysis, payment experiences and any combination thereof.

D&B discloses a report that includes summaries, payment trends based on dollar weighted trade, and payment experience (See D&B, which illustrates and discusses summaries of credit scores and payment habits, and payment trends in terms of dollar weighted trade). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include reports comprising of summaries, trend analysis and payment experience as taught by D&B in order to combine the known features of analyzing business data and forms of documentation to achieve the predictable result of providing documentation of trade data and credit in various forms.

As per claim 13, Rowland et al. teaches a method for providing access to detailed payment experience, comprising:

capturing detailed trade from a plurality of sources (See figure 2, and paragraph 40, which illustrates and discusses collecting trade data from millions of businesses worldwide);

calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data (See figures 2 & 3, and paragraphs 42, 79, 82, & 83, which illustrates and discusses how a company pays vendors, bank loans, and other financial obligations, predicting credit scores and credit risk, and determining variables); and

storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3 and paragraph 32, which illustrates and discusses memory that stores an operating system program, data integration program, and data).

However, Rowland et al. does not disclose:

calculating a plurality of score using said summarized variables; and providing a report using said detailed trade data, said plurality of summarized variables and said plurality of scores.

D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and

providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

Claims 14-16 recite equivalent limitations to claims 2-4, respectively, and are therefore rejected using the same art and rationale set forth above.

Claims 17-20 recite equivalent limitations to claims 9-12, respectively, and are therefore rejected using the same art and rationale set forth above.

As per claim 21, Rowland et al. teaches a computer-readable medium having executable instructions stored thereon to perform a method for providing access to detailed payment experience (See figure 3, which illustrates a computer system configuration, including memory capable of storing programs), said method comprising: capturing detailed trade from a plurality of sources (See figure 2, and paragraph 40, which illustrates and discusses collecting trade data from millions of businesses worldwide);

calculating a plurality of summarized variables and a manner of payment and a high credit amount based on said detailed trade data (See figures @ & 3, and paragraphs 42, 79, 82, & 83, which illustrates and discusses how a company pays vendors, bank loans, and other financial obligations, predicting credit scores and credit risk, and determining variables); and

storing and providing access to said detailed trade data, said plurality of summarized variables, and said plurality of scores (See figure 3 and paragraph 32, which illustrates and discusses memory that stores an operating system program, data integration program, and data).

However, Rowland et al. does not disclose:
calculating a plurality of score using said summarized variables; and
providing a report using said detailed trade data, said plurality of summarized
variables and said plurality of scores.

D&B discloses calculating scores using variables & trade data and disclosing the calculations in a report (See D&B, which illustrates and discusses calculated credit scores and payment analysis). Therefore, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Rowland et al. to include providing a report disclosing calculated scores using variables and trade data as taught by D&B in order to combine the known features of analyzing business data and providing documentation to achieve the predictable result of providing documentation of trade data and credit risk.

Claims 22-24 recite equivalent limitations to claims 2-4, respectively, and are therefore rejected using the same art and rationale set forth above.

Response to Arguments

4. Applicant's arguments, see pg. 6 of the Remarks, filed June 17, 2008, with respect to the 35 U.S.C. § 112, second paragraph, rejection of **claims 2, 6, 14, & 22** have been fully considered and are persuasive. The 35 U.S.C. § 112, second paragraph, rejection of **claims 2, 6, 14, & 22** has been withdrawn.

5. The Examiner notes Applicant's response to the 37 C.F. R. 1.105 Requirement for Information. The reply is bona fide, but incomplete. While Applicant has asserted that the Applicants (including the inventors) believe no such requested information

exists, 37 C.F.R. 1.105 applies to the assignee as well. Applicant has made no statement regarding the assignee, Dunn & Bradstreet, Inc., with respect to the requested material.

Therefore, a complete response to this Office Action requires a full response to the 37 C.F.R. 1.105 Requirement for Information presented in the February 14, 2008, non-final Office Action. **Failure to fully reply to this Requirement for Information in the response to this Office Action will result in a holding of ABANDONMENT.**

6. Applicant's arguments filed June 17, 2008, have been fully considered but they are not persuasive.

In the Remarks, Applicant argues in substance that:

(a) The Rowland et al. publication is not a valid reference against the claims of the present application.

In response to (a):

The Examiner respectfully disagrees. Examiner agrees with Applicant's assertion that the Rowland et al. publication (U.S. 2006/0004595) is a publication of U.S. Patent Application No. 11/137,821, which was filed on May 25, 2005. However, Rowland et al. claims priority as a continuation-in-part to the Stoker et al. publication (U.S. 2004/0162742), which was filed on February 18, 2003. Stoker et al. contains 35 U.S.C. § 112, first paragraph, support for the disclosures in Rowland et al. cited by Examiner in the first, non-final Office Action. Furthermore, according to USPTO records, Rowland et al. is not commonly assigned to Dunn & Bradstreet, Inc.

Conclusion

7. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MICHAEL R. ZECHER whose telephone number is (571)270-3032. The examiner can normally be reached on M-F 7:30-5:00 alt. Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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